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IMPACT OF PERFORMANCE EXPECTANCY TOWARDS BEHAVIOURAL INTENTION AMONG LOCAL COMMUNITY IN KLANG VALLEY

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ABSTRACT

This study investigates the relationship between social influence and behavioral intention among local communities in the Klang Valley region. Specifically, it focuses on performance expectation, which refers to the benefits individuals derive from using technology for certain activities, as a key predictor of behavioral intention. The research was conducted across 110 municipalities, including Ampang and Bandar Baru Sentul, utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) paradigm. This framework, known for its emphasis on individual perspectives rather than organizational factors, is considered a best practice method for assessing customer acceptability, particularly in studies influenced by human variables. The findings underscore the significance of performance expectation in driving acceptance of new technology, particularly in shaping user behavioral intentions within the community.

ARTICLE INFO

Keywords:

performance expectancy,
behavioural intention,
theory of acceptance,
use of technology

1.0 INTRODUCTION

In the realm of modern financial technology, e-wallets have emerged as a revolutionary electronic payment system that enables users to conduct online transactions conveniently using their smartphones or computers. An e-wallet, akin to a

traditional debit or credit card, necessitates a linkage to the user's bank account for seamless transactions (Daragmeh et al., 2021). This cutting-edge technology acts as a virtual wallet, streamlining payments and various tasks for registered users through their mobile devices, thereby enhancing accessibility to financial services (Abdullah et al., 2020). The surge in the popularity of e-wallets in recent years can be attributed to their myriad advantages, particularly in diversifying economies (Pertiwi et al., 2021).

One of the key advantages of e-wallets is the ability to make payments unrestricted by location or time, offering users a convenient alternative for simple transactions via smartphones (Nugroho et al., 2023). The expectancy theory, as proposed by Victor Vroom, aligns with the motivation behind e-wallet usage, emphasizing the importance of expected outcomes in driving behavior (Ahmad & Latif, 2022). Performance expectation, a crucial aspect of intrinsic motivation, underscores a user's belief that utilizing an e-wallet will enhance job performance (Daragmeh et al., 2022).

Moreover, the adoption of e-wallets has been instrumental in promoting social distancing and curbing the spread of the COVID-19 virus, making them a vital tool in the current global health crisis (Esawe, 2022). As humanitarian organizations navigate disaster responses, the perceived capacity enhancement through IT utilization underscores the significance of e-wallets in facilitating relief operations.

In essence, e-wallets represent a pivotal advancement in the realm of digital payments, offering users a secure, efficient, and flexible means of conducting financial transactions in an increasingly interconnected world.

2.0 LITERATURE REVIEW

2.1 Performance Expectancy

Performance expectation is a crucial factor in determining consumers' behavioral intention to use new technologies such as mobile payment systems. Venkatesh et al. (2003) highlighted the significance of performance expectation in the Unified Theory of Acceptance and Use of Technology (UTAUT), where it was identified as a key predictor of intention to use. This finding was further supported by Thakur (2013) and Wang & Yi (2012) in the context of mobile payments, emphasizing the established impact of performance expectation on behavioral intention. Additionally, Morosan and DeFranco (2016) found a link between performance expectancy and behavioral intent in internet banking, further underlining the importance of this factor in technology adoption.

Moreover, Al-Saedi, Al-Emran, Ramayah, and Abusham (2020) conducted research on mobile payment services in Oman and identified performance expectation as a significant indicator influencing customers' behavioral desire to use electronic wallet services. This aligns with the idea that enhancing the performance of e-wallet services can attract more users, as suggested by Slade, Dwivedi, Piercy, & Williams (2015). The convenience and flexibility offered by mobile payment systems, allowing users to make payments anytime and anywhere using their smartphones, have contributed to the increasing popularity of this mode of payment.

In conclusion, the research findings from various studies support the notion that performance expectation plays a critical role in shaping consumers' behavioral intentions towards adopting mobile payment services. By focusing on improving the performance and functionality of these services, providers can enhance user experience and drive greater acceptance and usage among consumers.

2.2 Behavioral Intention

Behavioral intention, as defined by Venkatesh et al. (2008), is crucial in understanding consumer behavior towards new systems such as e-wallet services. This inclination to act or willingness to utilize a new system, like e-wallets, reflects an individual's readiness to adopt digital payment methods (Singh et al., 2017). Zhao and Bacao (2021) further emphasize that during the pandemic, the perceptions of benefits associated with e-wallets were modified by the interconnected provisions of the epidemic, affecting both internal and external digital payment users (Amofah & Chai, 2022).

Factors influencing consumers' intention to use digital payment methods include security, convenience, trust, and the perceived benefits of such systems (Singh et al., 2017; . Tang et al., 2021) highlight that consumer intention to use mobile digital payment is influenced by various factors, indicating a shift towards digital payment instruments (Tang et al., 2021). Additionally, Singh et al. (2017) mention that security, convenience, and trust play significant roles in shaping consumer preferences and satisfaction with mobile wallets (Xia et al., 2023).

Moreover, the study by Amofah & Chai (2022) underscores the importance of trust and payment methods in sustaining consumer e-commerce adoption, indicating that these factors mediate and moderate the adoption process (Mohamad et al., 2022). The research by Mohamad et al. (2022) points out that there is a transition from conventional to digital payment methods among consumers, highlighting the influencing factors on the acceptance of digital payments (Santosa et al., 2021).

In conclusion, consumer behavioral intention towards digital payment methods, particularly e-wallet services, is influenced by a combination of factors such as security, convenience, trust, and perceived benefits. Understanding these factors is essential for businesses and policymakers to enhance consumer adoption of digital payment systems.

Theory

In this study, the framework of the Unified Theory of Acceptance and Use of Technology (UTAUT) is applied. This model was selected since it has been thoroughly analysed and confirmed to be both comprehensive and superior to other models. The UTAUT paradigm is commonly regarded as the best practise technique for assessing customer acceptability, with a focus on individuals rather than organisations. As a result, it is more suited to analysing research impacted substantially by human factors. The UTAUT model has been updated to serve as a guide for identifying crucial elements influencing e-wallet usage in Klang Valley's cashless culture.

3.0 METHODOLOGY

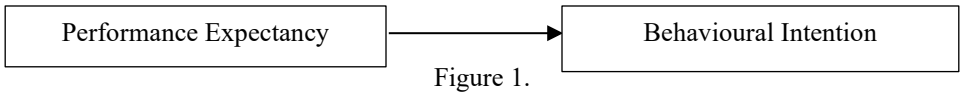

Figure 1.

Operational Framework

A conceptual framework, according to Camp (2001), is a structure that a researcher feels best represents the natural course of the topic under study. According to Leihr and Smith (1999), the conceptual framework "presents an integrated method of looking at the subject under research from a statistical standpoint" and "describes the relationship between the primary concepts of a study." It is organised logically to help in the production of a picture or visual description of how the study subjects relate to one another (Grant & Osanloo, 2014). The study framework has two variables: independent variables and dependent variables. The dependent variable is behavioural intention, which effects Klang Valley mobile phone users' perceptions and adoption of e-wallets.

Research Approach

A quantitative approach involving questionnaires with multiple choice possibilities was employed to collect data. Data collection for descriptive and explanatory purposes can increase research reliability and accuracy. A descriptive questionnaire is primarily intended to investigate broad numerical results of consumer preferences in various product positions. Likert scale questions are intended to be exploratory in nature, with an emphasis on purchasing behaviours in connection to actual purchases.

Questionnaire Design

Following a study of the relevant literature, data was collected, analysed, discussed, and concluded. A Google form questionnaire was issued to all community areas in Klang Valley, including Ampang and Bandar Baru Sentul, to collect data for this study. To assess the impact of an e-wallet on mobile phone users, quantitative study was done. The self-completion questionnaire is available on the internet in Malay and English. Because all of the participants were Malay, the questionnaire's primary language was Malay. The English version was translated for the sake of this study.

Sampling and Data Collection

In this thesis, the non-probability convenience sampling approach was applied. It was one of the most successful methods of gathering data by randomly selecting samples. Meanwhile, given this was a product placement case study in Klang Valley, all samples had to be people who had previously used an e-wallet. Assessing the Factors Influencing Malaysian Communities' Adoption of Mobile Banking Technologies had the highest audience rating throughout the study period, reached a large audience in Klang Valley, and all survey participants completed the provided data. Because the Internet is the most efficient means to reach a huge number of people, the questionnaire was distributed online, and the link was distributed through various kinds of social media.

Reliability and Validity

The questionnaire began with vocabulary definitions to reduce misconceptions and ensure data validity and dependability. Furthermore, as mentioned in the questionnaires when they were delivered, the questionnaire was anonymous. The poll had 110 responses, all of which were authentic. The thesis explored the reliability of the findings using SPSS techniques.

Analysis Method

IBM SPSS (Statistical Package for the Social Sciences) is a computer system that creates tabular reports, distribution and trend charts and plots, descriptive statistics, and complex statistical analysis from statistical data. Three of SPSS's functions were employed in this thesis: descriptive statistics, reliability testing, and correlation. (n,d) Chandler Cronbach's alpha is used to assess the consistency of a questionnaire, which is often comprised of Likert scale items. "Cronbach's alpha is the most used measure of internal consistency ("reliability")," according to Laerd Statistics (2013). When a big number of Likert items compose a scale in a questionnaire and researchers want to know if the scale is dependable, this method is most commonly utilized. Cronbach's alpha is a value ranging from 0 to 1.

4.0 FINDINGS AND DISCUSSION

Descriptive Data

Occupation		
• Government	6	5.5
• Non-profit sector	2	1.8
• Student	34	30.9
• Private	47	42.7
• Other	21	19.1
Total	**110**	**100**
Level of Education		
• Bachelor's degree	51	46.3
• Diploma	34	30.9
• SPM	17	15.5
• others	8	7.3
Total	**110**	**100**
Race		
• Malay	107	97.3
• Chinese	1	0.9
• India	1	0.9
• Others	1	0.9
Total	**110**	**100**
Marital Status		
• Married	28	25.5
• Single	82	74.5
Total	**110**	**100**
Experienced		
• Yes	95	86.4
• No	15	13.6
Total	**110**	**100**
Performance Expectancy	**Frequency**	**Percentage**
I would find e-wallet useful in my transaction's activities.		
• Strongly Disagree	1	0.9
• Disagree	3	2.7
• Neutral	17	15.5
• Agree	34	30.9
• Strongly Agree	50	50
Total	**110**	**100**
Using an e-wallet enables me to accomplish my transaction activities more quickly.		
• Strongly Disagree	1	0.9
• Disagree	1	0.9
• Neutral	22	20
	35	31.8

• Agree	51	46.4
• Strongly Agree	**110**	**100**
Total		
I find e-wallet useful in my day-to-day life.		
• Strongly Disagree	1	0.9
• Disagree	3	2.7
• Neutral	21	19.1
• Agree	33	30
• Strongly Agree	52	47.3
Total	**110**	**100**
Using an e-wallet increases my chance of completing tasks that are important to me.		
• Strongly Disagree	1	0.9
• Disagree	2	1.8
• Neutral	27	24.5
• Agree	35	31.8
• Strongly Agree	45	40.9
Total	**110**	**100**
Behavioural Intention	**Frequency**	**Percentage**
I intend to continue using e-wallet in the future.		
• Strongly Disagree	2	1.8
• Disagree	3	2.7
• Neutral	29	26.4
• Agree	51	46.4
• Strongly Agree	25	22.7
Total	**110**	**100**
I will always try to use e-wallet in my day-to-day life.		
• Strongly Disagree		
• Disagree	2	1.8
• Neutral	5	4.5
• Agree	33	30
• Strongly Agree	46	41.8
Total	24	21.8
	110	**100**
I plan to continue to use e-wallet frequently.		
• Strongly Disagree	2	1.8
• Disagree	6	5.5
• Neutral	36	32.7
• Agree	44	40
• Strongly Agree	22	20
Total	**110**	**100**

Reliability Data

Reliability Statistics

Cronbach's Alpha	N of Items
.936	4

Table 1

According to the findings, data show that performance expectations were examined using four questions. Cronbach's Alpha for this section question was a = 0.936, indicating a good result. As a result, the found coefficients were reliable.

Correlation Coefficient Data

Correlations

		PerformanceExpectancy	BehaviouralIntention
PerformanceExpectancy	Pearson Correlation	1	.596**
	Sig. (2-tailed)		<.001
	N	110	110
BehaviouralIntention	Pearson Correlation	.596**	1
	Sig. (2-tailed)	<.001	
	N	110	110

**. Correlation is significant at the 0.01 level (2-tailed).

Table 2

This study found a substantial relationship between performance expectations and behavioural intention. The correlation coefficient discovery is shown in Table 2. Performance expectancy has a coefficient of.596, and both significant values are 0.001, showing a statistically significant association between performance expectancy and behavioural intention. The data corroborate claim 1's claim that Behavioural Intention to Use is influenced by Performance Expectancy. As a result, customers are getting more acquainted with e-wallets and their perks. Customers may make purchases more easily with e-wallets. Cashless payments were previously only feasible with credit and debit cards, which were subject to stringent restrictions and procedures. Furthermore, many people are still denied entrance due to ineligibility. Because of the advent of e-wallets, individuals may now effortlessly make purchases both online and offline. Many e-commerce companies now accept e-wallet payments, allowing more consumers to purchase online. Users are more likely to have favourable intents towards e-wallet usage because of the perceived benefits that e-wallets provide. As a result, the data imply that Behavioural Intention to Use is positively influenced by Performance Expectancy.

5.0 CONCLUSION

This study discovered a negligible relationship between performance expectancy and behavioural intention in Klang Valley community views and e-wallet usage among mobile users. The findings are significant since there was a strong

positive and statistically significant association between performance expectation and behavioural intention to use an E-wallet. They discovered that performance expectancy is the strongest predictor of intention to use in the original model. The influence of performance expectancy on behavioural intention is also established in the case of mobile payment. The study's objectives were met after analyzing a total of 12 questionnaires that could be used, all research questions were answered, and hypotheses were confirmed and approved. The study's underlying link is the community perceptions and acceptability of e-wallets among Klang Valley mobile phone users. Other academics interested in the degree of community interest in adopting e-wallets might use this study as a reference.

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